

Basic Illustration

Prepared For:
Terrie Welz

Prepared By:
Jesse Vickey
Long Term What?
CO



Nationwide Life and Annuity Insurance Company
One Nationwide Plaza
Columbus, OH 43215-2221

Your life insurance illustration for Nationwide CareMatters TogetherSM

Prepared for: Terrie Welz
Thomas Welz

Prepared on: June 4, 2025

Life Insurance Producer:

Jesse Vickey / Long Term What?
CO

The insurance professional or company may contact you in response to your request for additional information.

The information contained herein was prepared to support the promotion, marketing, and/or sale of life insurance contracts, annuity contracts and/or other products and services provided by Nationwide Life and Annuity Insurance Company.

• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

Rely on Nationwide[®] to be here for you

We work hard to help you protect what matters today and prepare you for what comes tomorrow. In fact, we've been helping members protect what's important since 1926 and **providing long-term care solutions for nearly 25 years**. We run our business to make sure we'll be here to protect you whenever you need us.

Nearly
100
years as a
mutual company

Helping members protect
what's important since
1926

Offering
**long-term care
solutions**
since 1999



received: 10/17/02
affirmed: 12/22/21¹



received: 3/10/09
affirmed: 5/27/20¹



received: 12/22/08
affirmed: 4/19/22¹

FORTUNE
100 Best
Workplaces for
Diversity²

We are a
FORTUNE 100
company³

FORTUNE
100 Best
Companies to
Work For⁴

¹ These ratings and rankings reflect rating agency assessment of the financial strength and claims-paying ability of Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company. They are not intended to reflect the investment experience or financial strength of any variable account, which is subject to market risk. Because the dates are updated only when there's a change in the rating, the dates above reflect the most recent ratings we have received. They are subject to change at any time.

² "The 100 Best Workplaces for Diversity," fortune.com/best-workplaces-for-diversity/2019/search/ (2019).

³ Based on revenue, Fortune magazine (June 2021).

⁴ "100 Best Companies to Work For," greatplacetowork.com/best-workplaces/100-best/2022 (2022).



Your policy highlights

Terrie Welz

(Female, 64 Preferred Nontobacco, Florida)

Thomas Welz

(Male, 63 Preferred Nontobacco, Florida)

This policy covers a wide range of long-term care (LTC) services and pays the monthly benefit directly to you, the policyowner. Nationwide CareMatters TogetherSM was designed to put you in control of your future long-term care choices.

Please review the enclosed information with your insurance professional to determine whether Nationwide CareMatters Together is right for you.

Guaranteed premium	Annual Planned Premium: \$20,000.00
Premium payment period	10-Pay
Maximum monthly LTC benefit	Day 1: \$4,733 Older insured age 80: \$7,595
Total LTC benefit	Day 1: \$505,015 Older insured age 80: \$810,401
Maximum number of full monthly LTC benefit payments	96 payments No further LTC benefits are paid after all full monthly LTC benefit payments have been made.
Inflation protection option	3% Compound for life
Specified amount (amount accelerated for long-term care)	\$170,376.48 Note: The Net Death Benefit may be higher in some years. See Net Death Benefit column of the Tabular Detail.
Guaranteed minimum death benefit	\$17,037.65
Is Sales Proposal a MEC?⁵	No

LTC benefits will never go down unless you choose to make changes to your policy, such as taking loans or partial surrenders from the policy or not paying scheduled premiums.

⁵ LTC benefits paid from a MEC policy receive the same tax advantages as LTC benefits paid from a non-MEC policy. These LTC benefits are tax free subject to Internal Revenue Code limits

The benefits of your linked-benefit policy

Linked-benefit policies guarantee:



A premium that will never change



LTC benefits that will never go down⁶



A death benefit if you do not use your LTC benefit

What helps set apart CareMatters Together

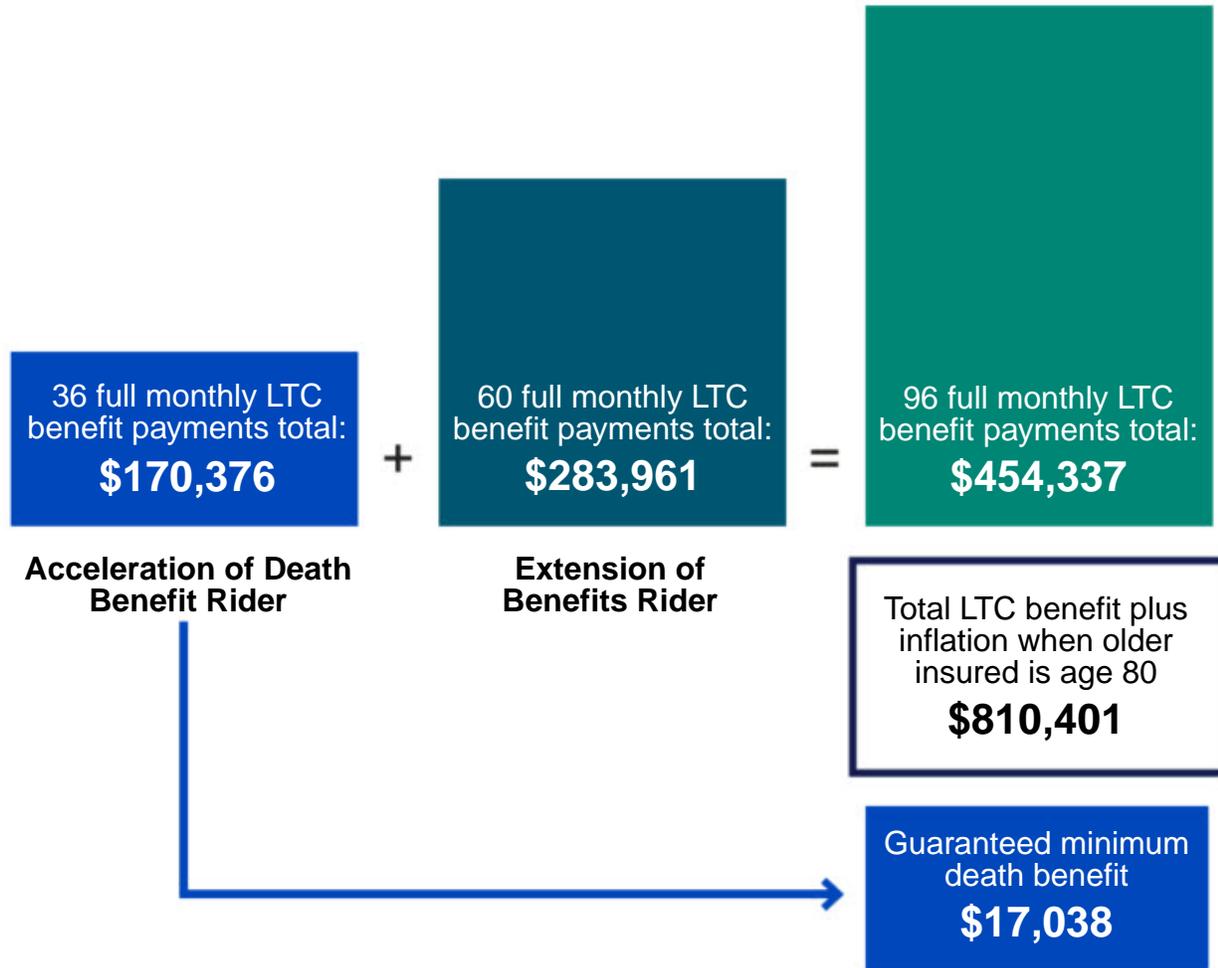
- ▶ Cost-effective coverage for two people, with a flexible shared pool of benefits
- ▶ Cash indemnity:
 - Clients may elect to receive up to 100% of their available monthly cash benefit
 - There's no need to submit monthly bills or receipts once the claim has been approved
 - 100% of the benefits can be used to pay for informal care⁷
 - Nationwide places no restrictions on how the benefit is used
- ▶ Upon completion of the elimination period, benefits for the first 90 days will be paid retroactively along with benefits for month 4
- ▶ A guaranteed death benefit even if all LTC benefits have been paid
- ▶ International benefits (see key terms and definitions for details)
- ▶ Potential tax advantages because of separately identifiable LTC and life insurance premiums

⁶ LTC benefits paid from a MEC policy receive the same tax advantages as LTC benefits paid from a non-MEC policy. These LTC benefits are tax free subject to Internal Revenue Code limits.

⁷ The plan of care provided by a U.S.-licensed health care provider must state that informal care is appropriate.

How CareMatters Together works

Guaranteed premium: 10-Pay \$20,000



Monthly LTC Benefit day 1 of \$4,733 and \$7,595 when older insured is age 80

Upon completion of the elimination period, benefits for the first 90 days will be paid retroactively along with benefits for month 4.

For example, at age 80 of the older insured, the first benefit payment received after completion of the 90-calendar-day elimination period will total \$30,378 (which is **4 x \$7,595**) because of the retroactive payment.

This scenario assumes that all premiums have been paid; no loans, partial surrenders or LTC benefits have been taken; and the full monthly LTC benefit is paid.

Your policy guarantees

Guaranteed premium: 10-Pay \$20,000



Guaranteed LTC benefits
if you ever need care

A \$4,733 total monthly LTC benefit per insured benefit in year 1

A \$7,595 total monthly LTC benefit per insured, when the older insured is age 80



Guaranteed death benefit,
even if you use some or all of your LTC benefit

A \$170,376 guaranteed death benefit if neither of you ever need care

A guaranteed minimum death benefit of \$17,038, even if you use 100% of your LTC benefits



Guaranteed money back
if you ever cancel the policy

Year 20: \$122,087 total received on surrender

Year 30: \$148,415 total received on surrender



Guaranteed paid-up benefits
if you ever stop paying

Year 5: \$2,663.34 monthly LTC benefit per insured
\$284,199.40 total LTC benefit

Year 7: \$3,955.75 monthly LTC benefit per insured
\$422,110.00 total LTC benefit

All these numbers represent end-of-the-year values and assume you've continued to pay your premium as scheduled and haven't taken any loans or partial surrenders.



Prepared For: Terrie Welz // Female/64/Preferred Non-Tobacco
Prepared For: Thomas Welz // Male/63/Preferred Non-Tobacco
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Maximum Monthly LTC Benefit Per Insured: \$4,732.68
Maximum Number Of Full Monthly LTC Benefit Payments: 96
Inflation Protection Option: 3% Compound for life
Premium Payment Period: 10-Pay
Scheduled Premium: \$20,000.00 Annual

Separately identifiable LTC and life insurance premiums

Annual Planned Premium: \$20,000

The scheduled premium breaks down as follows:

Life insurance premium: \$5,666.98
LTC premium Terrie Welz: \$9,197.32
LTC premium Thomas Welz: \$5,135.70



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Tabular Detail

All Values and Benefits Guaranteed												
Guaranteed 1.00% Interest Rate												
End of Year	Ages	Premium	Cash Value	Net Surrender Value	Net Death Benefit	Total LTC Benefit (Excludes Inflation)	Max Monthly LTC Benefit Per Insured* (Excludes Inflation)	Max Monthly Inflation Rider Benefit Per Insured*	Total Monthly Benefit Per Insured	Total Benefit** (Total LTC Benefit Plus Inflation)	IRR On Total Benefit (Total LTC Benefit Plus Inflation)	
1	64 63	20,000	9,621	9,621	170,376	454,337	4,733	0	4,733	505,015	1268.47%	
2	65 64	20,000	17,270	17,270	170,376	454,337	4,733	142	4,875	520,165	141.58%	
3	66 65	20,000	25,192	25,192	170,376	454,337	4,733	288	5,021	535,770	72.85%	
4	67 66	20,000	33,395	33,395	170,376	454,337	4,733	439	5,172	551,843	48.65%	
5	68 67	20,000	41,889	41,889	170,376	454,337	4,733	594	5,327	568,399	36.15%	
Total		100,000										
6	69 68	20,000	50,681	50,681	170,376	454,337	4,733	754	5,486	585,451	28.46%	
7	70 69	20,000	59,781	59,781	170,376	454,337	4,733	918	5,651	603,014	23.26%	
8	71 70	20,000	69,198	69,198	170,376	454,337	4,733	1,088	5,821	621,105	19.51%	
9	72 71	20,000	78,941	78,941	170,376	454,337	4,733	1,263	5,995	639,738	16.68%	
10	73 72	20,000	89,021	89,021	170,376	454,337	4,733	1,442	6,175	658,930	14.49%	
Total		200,000										
11	74 73	0	92,156	92,156	170,376	454,337	4,733	1,628	6,360	678,698	13.28%	
12	75 74	0	95,357	95,357	170,376	454,337	4,733	1,818	6,551	699,059	12.30%	
13	76 75	0	98,616	98,616	170,376	454,337	4,733	2,015	6,748	720,031	11.49%	
14	77 76	0	101,924	101,924	170,376	454,337	4,733	2,217	6,950	741,632	10.81%	
15	78 77	0	105,272	105,272	170,376	454,337	4,733	2,426	7,159	763,880	10.23%	
Total		200,000										
16	79 78	0	108,646	108,646	170,376	454,337	4,733	2,641	7,373	786,797	9.73%	
17	80 79	0	112,032	112,032	170,376	454,337	4,733	2,862	7,595	810,401	9.29%	
18	81 80	0	115,410	115,410	170,376	454,337	4,733	3,090	7,822	834,713	8.91%	
19	82 81	0	118,765	118,765	170,376	454,337	4,733	3,324	8,057	859,754	8.57%	
20	83 82	0	122,087	122,087	170,376	454,337	4,733	3,566	8,299	885,547	8.27%	
Total		200,000										

Based on Premium Outlay, coverage would continue to:

Younger Insured's attained age: 120

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**The amounts shown in this column are cumulative and assume LTC benefits begin to be paid for one insured in that policy year and continue for the 96 maximum full monthly LTC benefit payments you elected. For example, if a claim starts at the beginning of policy year 11, the total benefit, \$678,698, is what will be paid over the 96 payments.



Nationwide®

Nationwide CareMatters TogetherSM

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		All Values and Benefits Guaranteed									
		Guaranteed 1.00% Interest Rate									
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21	84 83	0	125,356	125,356	170,376	454,337	4,733	3,815	8,548	912,113	7.99%
22	85 84	0	128,533	128,533	170,376	454,337	4,733	4,071	8,804	939,477	7.75%
23	86 85	0	131,591	131,591	170,376	454,337	4,733	4,336	9,068	967,661	7.53%
24	87 86	0	134,521	134,521	170,376	454,337	4,733	4,608	9,340	996,691	7.32%
25	88 87	0	137,299	137,299	170,376	454,337	4,733	4,888	9,621	1,026,591	7.14%
Total		200,000									
26	89 88	0	139,902	139,902	170,376	454,337	4,733	5,177	9,909	1,057,389	6.97%
27	90 89	0	142,314	142,314	170,376	454,337	4,733	5,474	10,206	1,089,111	6.81%
28	91 90	0	144,534	144,534	170,376	454,337	4,733	5,780	10,513	1,121,784	6.67%
29	92 91	0	146,564	146,564	170,376	454,337	4,733	6,095	10,828	1,155,438	6.53%
30	93 92	0	148,415	148,415	170,376	454,337	4,733	6,420	11,153	1,190,101	6.41%
Total		200,000									
31	94 93	0	150,113	150,113	170,376	454,337	4,733	6,755	11,487	1,225,804	6.29%
32	95 94	0	151,690	151,690	170,376	454,337	4,733	7,099	11,832	1,262,578	6.18%
33	96 95	0	153,165	153,165	170,376	454,337	4,733	7,454	12,187	1,300,455	6.08%
34	97 96	0	154,529	154,529	170,376	454,337	4,733	7,820	12,553	1,339,469	5.99%
35	98 97	0	155,768	155,768	170,376	454,337	4,733	8,197	12,929	1,379,653	5.90%
Total		200,000									
36	99 98	0	156,875	156,875	170,376	454,337	4,733	8,584	13,317	1,421,043	5.81%
37	100 99	0	157,837	157,837	170,376	454,337	4,733	8,984	13,717	1,463,674	5.73%
38	101 100	0	158,666	158,666	170,376	454,337	4,733	9,395	14,128	1,507,584	5.66%
39	102 101	0	159,401	159,401	170,376	454,337	4,733	9,819	14,552	1,552,812	5.59%
40	103 102	0	160,057	160,057	170,376	454,337	4,733	10,256	14,989	1,599,396	5.52%
Total		200,000									

Based on Premium Outlay, coverage would continue to:

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41	104	103	0	160,645	160,645	170,376	454,337	4,733	10,706	15,438	1,647,378	5.46%
42	105	104	0	161,186	161,186	170,376	454,337	4,733	11,169	15,901	1,696,799	5.39%
43	106	105	0	161,712	161,712	170,376	454,337	4,733	11,646	16,378	1,747,703	5.34%
44	107	106	0	162,252	162,252	170,376	454,337	4,733	12,137	16,870	1,800,134	5.28%
45	108	107	0	162,792	162,792	170,376	454,337	4,733	12,643	17,376	1,854,138	5.23%
Total		200,000										
46	109	108	0	163,314	163,314	170,376	454,337	4,733	13,164	17,897	1,909,763	5.18%
47	110	109	0	163,819	163,819	170,376	454,337	4,733	13,701	18,434	1,967,055	5.13%
48	111	110	0	164,308	164,308	170,376	454,337	4,733	14,254	18,987	2,026,067	5.08%
49	112	111	0	164,783	164,783	170,376	454,337	4,733	14,824	19,557	2,086,849	5.04%
50	113	112	0	165,244	165,244	170,376	454,337	4,733	15,411	20,143	2,149,455	5.00%
Total		200,000										
51	114	113	0	165,694	165,694	170,376	454,337	4,733	16,015	20,748	2,213,938	4.69%
52	115	114	0	166,135	166,135	170,376	454,337	4,733	16,637	21,370	2,280,356	4.35%
53	116	115	0	166,571	166,571	170,376	454,337	4,733	17,278	22,011	2,348,767	3.96%
54	117	116	0	167,004	167,004	170,376	454,337	4,733	17,939	22,671	2,419,230	3.49%
55	118	117	0	167,445	167,445	170,376	454,337	4,733	18,619	23,352	2,491,807	2.91%
Total		200,000										
56	119	118	0	167,911	167,911	170,376	454,337	4,733	19,320	24,052	2,566,561	2.11%
57	120	119	0	168,476	168,476	170,376	454,337	4,733	20,041	24,774	2,643,558	0.00%
Total		200,000										

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**Input Summary - Ledger
Case File: [Untitled]**

Screen: Insured

Revised Illustration?	No	2nd Insured Sex	Male
Issue State	FL	1st Insured Issue Age or D.O.B. (mm/dd/yyyy)	64
1st Insured First Name	Terrie	2nd Insured Issue Age or D.O.B. (mm/dd/yyyy)	63
2nd Insured First Name	Thomas	1st Insured Risk Class	Preferred Nontobacco
1st Insured Last Name	Welz	2nd Insured Risk Class	Preferred Nontobacco
2nd Insured Last Name	Welz		
1st Insured Sex	Female		

Screen: Face Amount and Premium

Specify Premium or Benefit	Premium	Maximum number of full monthly LTC benefit payments	96
Premium or Benefit Amount	20000	Inflation Benefit Option	3% Compound for life
Scheduled Premium	10-Pay	1035 Exchange?	No
Premium Mode	Annual	Internal 1035 Exchange?	No
Year to Begin Scheduled Premium	1		

Screen: Interest Rate and Income

Guaranteed Rate

Screen: Output Design

Cover Page Photo	Yes	Premium Summary	Yes
Cover Photo Selection	Nationwide 2	OCC Report	No
General Ledger	Yes	Monthly Cost Summary	Yes
Annual Cost Summary	Yes	Which Illustration?	Guaranteed Interest, Guaranteed Charges
Display IRR Column	Yes	Years For Monthly Output	1-4
Quick View	Yes		



Nationwide CareMatters TogetherSM

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Signature Page

I have received a copy of this proposal. I also understand this proposal is not a contract and that the terms of the policy constitute the actual agreement of coverage.

Applicant/Policy Owner

Date

I certify that this proposal has been presented to the applicant. I have made no representations that are inconsistent with the proposal.

Sales Representative

Date

Life Insurance underwritten by the Nationwide Life and Annuity Insurance Company, Columbus, Ohio.



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Total Received on Surrender

- A. Guaranteed Cash Value
- B. Accumulated Value Less Surrender Charges
- C. Net Surrender Value = Cash Surrender Value minus LTC benefits, minus any amounts owed on your policy
(Note: Cash Surrender Value = the greater of A or B)

End of Year	Ages	(A) Guaranteed Cash Value	(B) Accumulated Value Less Surrender Charges	(C) Net Surrender Value
1	64 63	9,621	2,959	9,621
2	65 64	17,270	5,959	17,270
3	66 65	25,192	8,993	25,192
4	67 66	33,395	12,056	33,395
5	68 67	41,889	15,144	41,889
6	69 68	50,681	18,252	50,681
7	70 69	59,781	21,379	59,781
8	71 70	69,198	24,750	69,198
9	72 71	78,941	28,194	78,941
10	73 72	89,021	31,716	89,021
11	74 73	92,156	31,595	92,156
12	75 74	95,357	30,198	95,357
13	76 75	98,616	28,646	98,616
14	77 76	101,924	26,925	101,924
15	78 77	105,272	25,019	105,272
16	79 78	108,646	22,912	108,646
17	80 79	112,032	20,581	112,032
18	81 80	115,410	18,001	115,410
19	82 81	118,765	15,168	118,765
20	83 82	122,087	12,084	122,087
21	84 83	125,356	8,747	125,356
22	85 84	128,533	5,167	128,533
23	86 85	131,591	1,335	131,591
24	87 86	134,521	0	134,521
25	88 87	137,299	0	137,299
26	89 88	139,902	0	139,902
27	90 89	142,314	0	142,314
28	91 90	144,534	0	144,534
29	92 91	146,564	0	146,564
30	93 92	148,415	0	148,415



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End of Year	Ages	(A) Guaranteed Cash Value	(B) Accumulated Value Less Surrender Charges	(C) Net Surrender Value
31	94 93	150,113	0	150,113
32	95 94	151,690	0	151,690
33	96 95	153,165	0	153,165
34	97 96	154,529	0	154,529
35	98 97	155,768	0	155,768
36	99 98	156,875	0	156,875
37	100 99	157,837	0	157,837
38	101 100	158,666	0	158,666
39	102 101	159,401	0	159,401
40	103 102	160,057	0	160,057
41	104 103	160,645	0	160,645
42	105 104	161,186	0	161,186
43	106 105	161,712	0	161,712
44	107 106	162,252	0	162,252
45	108 107	162,792	0	162,792
46	109 108	163,314	0	163,314
47	110 109	163,819	0	163,819
48	111 110	164,308	0	164,308
49	112 111	164,783	0	164,783
50	113 112	165,244	0	165,244
51	114 113	165,694	0	165,694
52	115 114	166,135	0	166,135
53	116 115	166,571	0	166,571
54	117 116	167,004	0	167,004
55	118 117	167,445	0	167,445
56	119 118	167,911	0	167,911
57	120 119	168,476	0	168,476



Prepared For: Terrie Welz // Female/64/Preferred Non-Tobacco
Prepared For: Thomas Welz // Male/63/Preferred Non-Tobacco
Specified Amount: \$170,376.48
Maximum Monthly LTC Benefit Per Insured: \$4,732.68
Maximum Number Of Full Monthly LTC Benefit Payments: 96
Inflation Protection Option: 3% Compound for life
Premium Payment Period: 10-Pay
Scheduled Premium: \$20,000.00 Annual

IRC Section 7702 / 7702a

MEP: **\$10,264.46**

NSP: **\$64,471.59**

Modified Endowment Premium (MEP): As defined by the IRC Section 7702A, this premium represents the level annual premium required for seven years to mature the policy under guaranteed mortality charges at an annual interest rate of 3.75%.

Net Single Premium (NSP): This premium represents the single premium required to mature the policy under mortality charges, as defined in IRC Section 7702, at an annual interest rate of 3.75%.

Please see the proposal for further information on other important information and features.

Single Pay Equivalent for Nationwide Home Office use = \$164,692.98



Prepared For: Terrie Welz // Female/64/Preferred Non-Tobacco
 Prepared For: Thomas Welz // Male/63/Preferred Non-Tobacco
 Specified Amount: \$170,376.48
 Maximum Monthly LTC Benefit Per Insured: \$4,732.68
 Maximum Number Of Full Monthly LTC Benefit Payments: 96
 Inflation Protection Option: 3% Compound for life
 Premium Payment Period: 10-Pay
 Scheduled Premium: \$20,000.00 Annual

Quick View

All Values and Benefits are Guaranteed

Maximum Number of Full Monthly LTC Benefit Payments	Inflation Protection Option	Specified Amount	Total Benefit**	Max Monthly LTC Benefit per Insured (Day 1)	Total Monthly* Benefit Per Insured (Older Insured age 80)	Total Benefit** (Total LTC Benefit Plus Inflation) (Older insured age 80)	Inflation Crossover Age of Older Insured***
			(Total LTC Benefit Plus Inflation) (Day 1)				
48	None	\$323,586	\$431,448	\$8,989	\$8,989	\$431,448	
48	3% Compound for 20 years	\$218,012	\$304,027	\$6,056	\$9,718	\$487,874	78
48	3% Compound for life	\$203,411	\$283,665	\$5,650	\$9,067	\$455,199	80
48	5% Compound for life	\$131,744	\$189,277	\$3,660	\$7,988	\$413,169	83
72	None	\$287,616	\$575,232	\$7,989	\$7,989	\$575,232	
72	3% Compound for 20 years	\$195,849	\$422,277	\$5,440	\$8,730	\$674,094	78
72	3% Compound for life	\$182,062	\$392,550	\$5,057	\$8,115	\$629,927	80
72	5% Compound for life	\$113,302	\$256,891	\$3,147	\$6,870	\$560,761	84
96	None	\$269,581	\$718,884	\$7,488	\$7,488	\$718,884	
96	3% Compound for 20 years	\$183,511	\$543,948	\$5,098	\$8,180	\$852,590	78
96	3% Compound for life	\$170,376	\$505,015	\$4,733	\$7,595	\$810,401	80
96	5% Compound for life	\$101,988	\$324,630	\$2,833	\$6,184	\$708,627	84

* To be paid any Monthly Inflation Rider Benefit in any given month, you must elect to take the full Maximum Monthly LTC Benefit. Any Monthly Inflation Rider Benefit you choose not to take in a given month will be forfeited. Should you have a temporary claim that ends prior to the exhaustion of the policy, your Monthly Inflation Protection Rider benefit will continue to increase.

** The amounts shown in this column are cumulative and assume LTC benefits begin to be paid for one insured in that policy year and continue for the maximum number of full monthly LTC benefit payments for this row.

*** The Inflation Crossover Age of Older Insured is the age that the Total Monthly Benefit Per Insured is equal to or greater than the Max Monthly LTC Benefit Per Insured with no inflation added.

Key terms and definitions

<p>Scheduled Premium</p>	<p>The amount of Life Insurance Premium and LTC Premium required on the first day of the Premium Payment Frequency for the Premium Payment Period you selected. As long as the premium obligation is met and no loans or partial surrenders are taken, the quoted benefits are guaranteed. For any scheduled premium after the first, there will be a 61-day grace period after the date we mail the grace period notice in which to make the premium payment.</p>
<p>Specified Amount</p>	<p>An amount used to determine LTC benefits and the death benefits. It is also used to determine policy charges and deductions from the Accumulated Value. The Specified Amount is not always the same amount as the Net Death Benefit. Please refer to the Net Death Benefit description below or to the tabular detail.</p>
<p>Maximum number of full monthly LTC benefit payments</p>	<p>This represents the lifetime maximum number of full benefit payments that could be paid from the LTC Rider and LTC Extension of Benefits Rider if every payment is for the maximum monthly amount available by the terms of the riders. If both insureds are eligible for benefits at the same time, two LTC benefit payments can be made in the same month.</p>
<p>Lifetime maximum amount of LTC benefits payable</p>	<p>The available lifetime maximum LTC benefit amount is the maximum monthly LTC benefit dollar amount paid over the maximum number of full monthly LTC benefit payments you select at issue. Once all LTC benefits have been paid, no further LTC benefits will be available. However, the guaranteed minimum death benefit will be paid to beneficiaries on the death of the second insured. The lifetime maximum of LTC benefits and any death benefit will decrease if you choose to make changes to your policy, such as taking loans or partial surrenders from the policy or not paying scheduled premiums.</p>
<p>Inflation protection options</p>	<p>Nationwide CareMatters Together offers inflation protection options of 3% compounded annually for 20 years, 3% compounded annually for life, or 5% compounded annually for life. The monthly LTC Fixed Rate Inflation Protection Rider amount is in addition to the maximum monthly LTC Benefit amount provided by the LTC Rider or the LTC Extension of Benefits Rider, if elected.</p>
<p>Maximum Monthly LTC Benefit per Insured</p>	<p>The maximum monthly benefit available for each insured for whom a claim is being paid under the LTC Rider and LTC Extension of Benefits Rider</p>
<p>Maximum Monthly Inflation Rider Benefit per Insured</p>	<p>The full amount of the benefit available under the inflation protection option after the Maximum Monthly LTC Benefit is taken. This amount is in addition to the Maximum Monthly LTC Benefit per insured.</p>

Key terms and definitions

<p>Total monthly benefit per Insured</p>	<p>The total benefit amount available every month per insured. If an inflation protection option is elected, the total monthly benefit payable per insured will be the Maximum Monthly LTC Benefit per insured plus the Maximum Monthly Inflation Benefit per Insured. Any Monthly Inflation Rider Benefit you choose not to take in a given month will be forfeited.</p>
<p>Cash Value</p>	<p>The amount equal to the greater of the Accumulated Value of this policy or the Guaranteed Cash Value.</p>
<p>Total received on surrender</p>	<p>The greater of:</p> <ol style="list-style-type: none"> 1. The guaranteed cash value OR 2. The accumulated value minus surrender charges <p>Minus any policy indebtedness, unpaid charges and LTC benefits paid.</p>
<p>Net Death Benefit</p>	<p>The death benefit amount that will be paid to your beneficiary if the insured dies while the policy is in force. This amount is net of any outstanding policy indebtedness and LTC benefits paid. The Net Death Benefit may be higher in some years based on the Specified Amount, Accumulated Value, Guaranteed Cash Value and IRC 7702 corridor factors.</p>
<p>Guaranteed minimum death benefit</p>	<p>We guarantee we will pay your beneficiaries a death benefit of 10% of the Specified Amount, adjusted for any indebtedness.</p>
<p>Waiver of Premium</p>	<p>For all payment options, life and LTC premiums will be waived while LTC benefits are being paid. If the insured recovers, the policy owner will need to resume the scheduled premium.</p>
<p>Reduced paid-up benefit</p>	<p>If a lapse occurs prior to an LTC claim due to failure to pay scheduled premium, the policy will be converted to a paid-up policy in which the Specified Amount is reduced based on the percentage of the total required premium that has been paid.</p>

Key terms and definitions

<p>Qualification for LTC benefits</p>	<p>To be considered a "chronically ill individual", a licensed health care practitioner must certify within the preceding 12-month period that the insured:</p> <ul style="list-style-type: none"> • Is unable to perform, without substantial assistance from another person, at least 2 activities of daily living (bathing, getting dressed, eating, continence, toileting, transferring) due to a loss of functional capacity for a period of at least 90 days OR • Requires substantial supervision to protect the insured from threats to health and safety due to severe cognitive impairment • Services that meet the requirements of §7702(B)(c)(1) of the Internal Revenue Code of 1986, as amended, as follows: necessary diagnostic, preventive, therapeutic, curative, treatment, mitigation and rehabilitative services, and Maintenance or Personal Care Services which are required by a Chronically Ill individual, and are provided pursuant to a Plan of Care prescribed by a Licensed Health Care Practitioner <p>Before benefits begin, the insured must satisfy a 90-calendar-day elimination period. Each insured will have their own elimination period. Upon meeting the elimination period, it is satisfied for life of the policy in the event you have more than one LTC claim.</p>
<p>Qualification for LTC benefits continued</p>	<p>The LTC claim must be recertified at least every 12 months but may be sooner based on the insured's recoverability or condition.</p> <p>Exclusions</p> <ol style="list-style-type: none"> 1. Intentionally self-inflicted injuries or attempts at suicide (either while sane or insane) 2. Committing or attempting to commit a felony 3. Alcoholism or drug addiction, unless addiction results from administration of drugs for treatment prescribed by a Physician 4. War or any act of war, whether declared or undeclared <p>Preexisting conditions limitations</p> <p>A preexisting condition is any condition for which the Insured received medical advice, or treatment was recommended by, or received from, a health care services provider in the 6 months preceding the Policy Date. We will not pay benefits for Qualified Long-Term Care Services received wholly or in part due to a preexisting condition which is not disclosed in the application if the need for services begins during the first 6 months after the Policy Date.</p>

Key terms and definitions

<p>Tax Qualification</p>	<p>CareMatters Together is designed to qualify as life insurance under laws of the United States of America, including the Internal Revenue Code of 1986, as amended. This policy is also intended to be federally tax qualified under section 7702B(b) of the Internal Revenue Code of 1986, as amended. Tax treatment for citizens of, and US residents subject to taxation in, foreign countries may be different. Neither Nationwide nor its representatives give legal or tax advice. Please consult with your attorney or tax advisor for answers to your specific tax questions.</p>
<p>International benefits</p>	<p>For international claims, 100% of the maximum monthly LTC Rider benefit and 100% of any LTC Inflation Protection Rider benefit are available while benefits are paid under the LTC Rider. No LTC benefits are payable under the LTC Extension of Benefits Rider or any LTC Inflation Protection Rider benefit associated with it.</p> <p>LTC Extension of Benefits Rider payment availability will resume if the insured returns to the U.S. and the available total LTC benefit has not been exhausted.</p>
<p>LTC Rider</p>	<p>(Form NWLA-616-FL) This rider provides LTC benefits as an acceleration of the death benefit.</p>
<p>LTC Extension of Benefits Rider</p>	<p>(Form NWLA-617-FL) This rider that provides benefits once the benefits provided by the LTC rider are exhausted.</p> <p>Note: The issuance of the Long-Term Care Rider ("LTC Rider") and Long-Term Care Extension of Benefits Rider ("LTCEB Rider") (together, "Riders") described in this outline is based upon your responses to the questions on your application.</p>
<p>LTC Fixed Rate Inflation Protection Rider</p>	<p>(Form NWLA-618-FL) This rider provides for a monthly inflation protection benefit.</p> <p>Note: The issuance of the Long-Term Care Fixed Inflation Protection Rider is based upon your responses to the questions on your application.</p>
<p>Renewal and Termination</p>	<p>The policy this rider is attached to is noncancelable. This means that the policyowner has the right, subject to the terms of your policy, to continue the policy, provided they pay the scheduled premium on time. Nationwide cannot change any of the terms of the policy on its own and cannot change the scheduled premium.</p> <p>Election of the LTC Rider and LTCEB Rider is irrevocable. Termination of the riders will result in the automatic termination of the policy. The Riders will also terminate upon termination of the Policy or the date of the second Insured's death.</p>



Nationwide CareMatters TogetherSM

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. Policy guarantees and benefits are not backed by the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them make any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Nationwide CareMatters Together is a cash indemnity product that pays LTC benefits when one or both of the insured persons are certified to have a qualifying condition and a need for LTC services. Bills and receipts showing actual expenses do not have to be submitted for payment of benefits once a claim has been approved. Each year, the policyowner can receive, tax free, the greater of the HIPAA per diem amount or actual LTC costs incurred. However, benefits may be taxable under certain circumstances. You should consult with your tax and legal advisors about your specific situation.

Keep in mind that the payment of Long-Term Care Rider benefits, as an acceleration of the death benefit, will reduce both the death benefit and net surrender value of the policy. Additionally, loans and withdrawals will also reduce both the net surrender value and the death benefit. Care should be taken to make sure that life insurance needs continue to be met even if the rider pays out in full or after money is taken from the policy. There is no guarantee that the rider will cover the entire cost for all of the insureds' long-term care, as this may vary with the needs of each insured. One of the insureds may exhaust the entire long-term care benefit. Nationwide pays the long-term care benefit to the policyowner; there is no guarantee the policyowner will use the benefit for long-term care expenses if the policy is owned by someone other than the insured.

The policy this rider is attached to is noncancelable. This means that the policyowner has the right, subject to the terms of your policy, to continue the policy, provided they pay the scheduled premium on time. Nationwide cannot change any of the terms of the policy on its own and cannot change the scheduled premium.

When choosing a product, make sure that life insurance and long-term care insurance needs are met. CareMatters Together is not intended to be a primary source of life insurance protection, so make sure life insurance needs have been covered by appropriate products. Because personal situations may change (e.g., marriage, birth of a child or job promotion), so can life insurance and long-term care insurance needs. Care should be taken to ensure these strategies and products are suitable. Associated costs, as well as personal and financial objectives, time horizons and risk tolerance, should all be weighed before purchasing CareMatters Together. Life insurance, and long-term care coverage linked to life insurance, may have fees and charges associated with it that include the costs of insurance, which vary based on characteristics of each insured such as sex, tobacco use, health and age, and additional charges for riders that customize a policy to fit individual needs.

CareMatters Together has exclusions, limitations, reductions of benefits and terms under which the product may be continued in force or discontinued. For more details on cost and coverage options, contact your financial professional.

Approval for coverage under the policy and riders is subject to underwriting and may require a medical exam.

Nationwide CareMatters Together may not be available in every state. Please contact Nationwide to determine product availability in your state.

Products are issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio

Nationwide, the Nationwide N and Eagle, Nationwide is on your side, Nationwide CareMatters, Nationwide CareMatters Together and CareMatters Together are service marks of Nationwide Mutual Insurance Company. © 2022 Nationwide



Prepared For: Terrie Welz // Female/64/Preferred Non-Tobacco
 Prepared For: Thomas Welz // Male/63/Preferred Non-Tobacco
 Specified Amount: \$170,376.48
 Maximum Monthly LTC Benefit Per Insured: \$4,732.68
 Maximum Number Of Full Monthly LTC Benefit Payments: 96
 Inflation Protection Option: 3% Compound for life
 Premium Payment Period: 10-Pay
 Scheduled Premium: \$20,000.00 Annual

Annual Cost Summary

Yr	Age	Premium		Charges			Distributions		Policy Values		
		Life Insurance Premium	Premium Load	Admin & Per Unit Charge	Base Specified Amount	Base COI Charge	Total Loan Balance	Withdrawal	Interest	EOY CV	Net Death Benefit
1	64 63	5,666.98	1,416.75	853.32	170,376	22.56	0.00	0.00	37.77	3,412.12	170,376
2	65 64	5,666.98	1,416.75	853.32	170,376	72.00	0.00	0.00	71.61	6,808.64	170,376
3	66 65	5,666.98	1,416.75	853.32	170,376	127.80	0.00	0.00	105.27	10,183.02	170,376
4	67 66	5,666.98	1,416.75	853.32	170,376	189.00	0.00	0.00	138.69	13,529.62	170,376
5	68 67	5,666.98	1,416.75	853.32	170,376	254.52	0.00	0.00	171.81	16,843.82	170,376
6	69 68	5,666.98	1,416.75	853.32	170,376	322.92	0.00	0.00	204.58	20,122.39	170,376
7	70 69	5,666.98	1,416.75	853.32	170,376	393.48	0.00	0.00	236.94	23,362.76	170,376
8	71 70	5,666.98	1,416.75	853.32	170,376	465.60	0.00	0.00	269.00	26,563.07	170,376
9	72 71	5,666.98	1,416.75	853.32	170,376	537.00	0.00	0.00	300.60	29,723.58	170,376
10	73 72	5,666.98	1,416.75	853.32	170,376	602.76	0.00	0.00	331.86	32,849.59	170,376
11	74 73	0.00	0.00	853.32	170,376	720.96	0.00	0.00	319.98	31,595.29	170,376
12	75 74	0.00	0.00	853.32	170,376	850.32	0.00	0.00	306.74	30,198.39	170,376
13	76 75	0.00	0.00	853.32	170,376	990.72	0.00	0.00	292.01	28,646.36	170,376
14	77 76	0.00	0.00	853.32	170,376	1,143.84	0.00	0.00	275.67	26,924.87	170,376
15	78 77	0.00	0.00	853.32	170,376	1,310.52	0.00	0.00	257.55	25,018.58	170,376
16	79 78	0.00	0.00	853.32	170,376	1,491.24	0.00	0.00	237.51	22,911.53	170,376
17	80 79	0.00	0.00	853.32	170,376	1,692.84	0.00	0.00	215.35	20,580.72	170,376
18	81 80	0.00	0.00	853.32	170,376	1,916.88	0.00	0.00	190.83	18,001.35	170,376
19	82 81	0.00	0.00	853.32	170,376	2,143.92	0.00	0.00	163.80	15,167.91	170,376
20	83 82	0.00	0.00	853.32	170,376	2,364.72	0.00	0.00	134.28	12,084.15	170,376
Total		56,669.80	14,167.50	17,066.40		17,613.60		0.00	4,261.85		

Not valid without compliance ledgers dated 6/4/2025



Prepared For: Terrie Welz // Female/64/Preferred Non-Tobacco
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Annual Cost Summary

Yr	Age	Premium		Charges			Distributions		Policy Values		
		Life Insurance Premium	Premium Load	Admin & Per Unit Charge	Base Specified Amount	Base COI Charge	Total Loan Balance	Withdrawal	Interest	EOY CV	Net Death Benefit
21	84 83	0.00	0.00	853.32	170,376	2,586.00	0.00	0.00	102.26	8,747.09	170,376
22	85 84	0.00	0.00	853.32	170,376	2,794.20	0.00	0.00	67.74	5,167.31	170,376
23	86 85	0.00	0.00	853.32	170,376	3,009.72	0.00	0.00	30.78	1,335.05	170,376
24	87 86	0.00	0.00	853.32	170,376	1,052.23	0.00	0.00	1.62	0.00	170,376
25	88 87	0.00	0.00	853.32	170,376	0.00	0.00	0.00	0.00	0.00	170,376
26	89 88	0.00	0.00	853.32	170,376	0.00	0.00	0.00	0.00	0.00	170,376
27	90 89	0.00	0.00	853.32	170,376	0.00	0.00	0.00	0.00	0.00	170,376
28	91 90	0.00	0.00	853.32	170,376	0.00	0.00	0.00	0.00	0.00	170,376
29	92 91	0.00	0.00	853.32	170,376	0.00	0.00	0.00	0.00	0.00	170,376
30	93 92	0.00	0.00	853.32	170,376	0.00	0.00	0.00	0.00	0.00	170,376
31	94 93	0.00	0.00	853.32	170,376	0.00	0.00	0.00	0.00	0.00	170,376
32	95 94	0.00	0.00	853.32	170,376	0.00	0.00	0.00	0.00	0.00	170,376
33	96 95	0.00	0.00	853.32	170,376	0.00	0.00	0.00	0.00	0.00	170,376
34	97 96	0.00	0.00	853.32	170,376	0.00	0.00	0.00	0.00	0.00	170,376
35	98 97	0.00	0.00	853.32	170,376	0.00	0.00	0.00	0.00	0.00	170,376
36	99 98	0.00	0.00	853.32	170,376	0.00	0.00	0.00	0.00	0.00	170,376
37	100 99	0.00	0.00	853.32	170,376	0.00	0.00	0.00	0.00	0.00	170,376
38	101 100	0.00	0.00	853.32	170,376	0.00	0.00	0.00	0.00	0.00	170,376
39	102 101	0.00	0.00	853.32	170,376	0.00	0.00	0.00	0.00	0.00	170,376
40	103 102	0.00	0.00	853.32	170,376	0.00	0.00	0.00	0.00	0.00	170,376
Total		56,669.80	14,167.50	34,132.80		27,055.75		0.00	4,464.25		

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Yr	Age	Premium		Charges			Distributions		Policy Values			
		Life Insurance Premium	Premium Load	Admin & Per Unit Charge	Base Specified Amount	Base COI Charge	Total Loan Balance	Withdrawal	Interest	EOY CV	Net Death Benefit	
41	104	103	0.00	0.00	853.32	170,376	0.00	0.00	0.00	0.00	0.00	170,376
42	105	104	0.00	0.00	853.32	170,376	0.00	0.00	0.00	0.00	0.00	170,376
43	106	105	0.00	0.00	853.32	170,376	0.00	0.00	0.00	0.00	0.00	170,376
44	107	106	0.00	0.00	853.32	170,376	0.00	0.00	0.00	0.00	0.00	170,376
45	108	107	0.00	0.00	853.32	170,376	0.00	0.00	0.00	0.00	0.00	170,376
46	109	108	0.00	0.00	853.32	170,376	0.00	0.00	0.00	0.00	0.00	170,376
47	110	109	0.00	0.00	853.32	170,376	0.00	0.00	0.00	0.00	0.00	170,376
48	111	110	0.00	0.00	853.32	170,376	0.00	0.00	0.00	0.00	0.00	170,376
49	112	111	0.00	0.00	853.32	170,376	0.00	0.00	0.00	0.00	0.00	170,376
50	113	112	0.00	0.00	853.32	170,376	0.00	0.00	0.00	0.00	0.00	170,376
51	114	113	0.00	0.00	853.32	170,376	0.00	0.00	0.00	0.00	0.00	170,376
52	115	114	0.00	0.00	853.32	170,376	0.00	0.00	0.00	0.00	0.00	170,376
53	116	115	0.00	0.00	853.32	170,376	0.00	0.00	0.00	0.00	0.00	170,376
54	117	116	0.00	0.00	853.32	170,376	0.00	0.00	0.00	0.00	0.00	170,376
55	118	117	0.00	0.00	853.32	170,376	0.00	0.00	0.00	0.00	0.00	170,376
56	119	118	0.00	0.00	853.32	170,376	0.00	0.00	0.00	0.00	0.00	170,376
57	120	119	0.00	0.00	853.32	170,376	0.00	0.00	0.00	0.00	0.00	170,376
Total			56,669.80	14,167.50	48,639.24		27,055.75		0.00	4,464.25		

Not valid without compliance ledgers dated 6/4/2025



Annual Cost Summary

Rider Costs:	The rider costs column reflects the sum of the costs of all possible riders for each product including any increase in coverage costs.
Base Specified Amount:	The Specified Amount column reflects either the initial specified amount or the specified amount after increases or decreases due to withdrawals, option changes, etc.
Net Amount at Risk:	The Net Amount at Risk column is equal to the Death Benefit discounted for interest less Cash Value.
Base COI Charge:	The Base COI Charge column is calculated as the Net Amount at Risk per \$1,000 times the base COI rate.
Net Cash Value (CV):	The net Cash Value column is equal to the previous End of Month Cash Value + premium - premium load - fees and/or charges - base COI.
Interest:	The Interest column is equal to the monthly effective rate of return times the net cash value. When loans are taken, the loan interest credited will be reflected here as well.
EOM (Y) Cash Value:	The End of Month (Year) Cash Value column is equal to the sum of the net Cash Value and the Investment Gain/Loss.
Net Death Benefit:	The Net Death Benefit column reflects the end of year death benefit less any indebtedness. The Net Death Benefit column can increase or decrease with changes to the specified amount.

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Monthly Cost Summary - Guaranteed Interest, Guaranteed Charges

		Premium				Charges			Policy Values			
Yr	Mo	Life Insurance Premium	Premium Load	Withdrawal	Loan	Admin & Per Unit Charge	Net Amount At Risk	Base COI Charge	Interest	Loan Balance	EOM CV	Net Death Benefit
1	1	5,666.98	1,416.75	0.00	0.00	71.11	160,755.83	1.88	3.47	0.00	4,180.71	170,376
1	2	0.00	0.00	0.00	0.00	71.11	160,755.83	1.88	3.41	0.00	4,111.13	170,376
1	3	0.00	0.00	0.00	0.00	71.11	160,755.83	1.88	3.35	0.00	4,041.49	170,376
1	4	0.00	0.00	0.00	0.00	71.11	160,755.83	1.88	3.29	0.00	3,971.79	170,376
1	5	0.00	0.00	0.00	0.00	71.11	160,755.83	1.88	3.23	0.00	3,902.03	170,376
1	6	0.00	0.00	0.00	0.00	71.11	160,755.83	1.88	3.18	0.00	3,832.22	170,376
1	7	0.00	0.00	0.00	0.00	71.11	160,755.83	1.88	3.12	0.00	3,762.35	170,376
1	8	0.00	0.00	0.00	0.00	71.11	160,755.83	1.88	3.06	0.00	3,692.42	170,376
1	9	0.00	0.00	0.00	0.00	71.11	160,755.83	1.88	3.00	0.00	3,622.43	170,376
1	10	0.00	0.00	0.00	0.00	71.11	160,755.83	1.88	2.94	0.00	3,552.38	170,376
1	11	0.00	0.00	0.00	0.00	71.11	160,755.83	1.88	2.89	0.00	3,482.28	170,376
1	12	0.00	0.00	0.00	0.00	71.11	160,755.83	1.88	2.83	0.00	3,412.12	170,376
Total		5,666.98	1,416.75	0.00	0.00	853.32		22.56	37.77			
2	1	5,666.98	1,416.75	0.00	0.00	71.11	153,106.95	6.00	6.29	0.00	7,591.53	170,376
2	2	0.00	0.00	0.00	0.00	71.11	153,106.95	6.00	6.23	0.00	7,520.65	170,376
2	3	0.00	0.00	0.00	0.00	71.11	153,106.95	6.00	6.17	0.00	7,449.71	170,376
2	4	0.00	0.00	0.00	0.00	71.11	153,106.95	6.00	6.12	0.00	7,378.72	170,376
2	5	0.00	0.00	0.00	0.00	71.11	153,106.95	6.00	6.06	0.00	7,307.67	170,376
2	6	0.00	0.00	0.00	0.00	71.11	153,106.95	6.00	6.00	0.00	7,236.56	170,376
2	7	0.00	0.00	0.00	0.00	71.11	153,106.95	6.00	5.94	0.00	7,165.39	170,376
2	8	0.00	0.00	0.00	0.00	71.11	153,106.95	6.00	5.88	0.00	7,094.16	170,376
2	9	0.00	0.00	0.00	0.00	71.11	153,106.95	6.00	5.82	0.00	7,022.87	170,376
2	10	0.00	0.00	0.00	0.00	71.11	153,106.95	6.00	5.76	0.00	6,951.52	170,376
2	11	0.00	0.00	0.00	0.00	71.11	153,106.95	6.00	5.70	0.00	6,880.11	170,376
2	12	0.00	0.00	0.00	0.00	71.11	153,106.95	6.00	5.64	0.00	6,808.64	170,376
Total		11,333.96	2,833.50	0.00	0.00	1,706.64		94.56	109.38			

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Monthly Cost Summary - Guaranteed Interest, Guaranteed Charges

		Premium				Charges			Policy Values			
Yr	Mo	Life Insurance Premium	Premium Load	Withdrawal	Loan	Admin & Per Unit Charge	Net Amount At Risk	Base COI Charge	Interest	Loan Balance	EOM CV	Net Death Benefit
3	1	5,666.98	1,416.75	0.00	0.00	71.11	145,184.78	10.65	9.11	0.00	10,986.22	170,376
3	2	0.00	0.00	0.00	0.00	71.11	145,184.78	10.65	9.05	0.00	10,913.51	170,376
3	3	0.00	0.00	0.00	0.00	71.11	145,184.78	10.65	8.99	0.00	10,840.74	170,376
3	4	0.00	0.00	0.00	0.00	71.11	145,184.78	10.65	8.92	0.00	10,767.90	170,376
3	5	0.00	0.00	0.00	0.00	71.11	145,184.78	10.65	8.86	0.00	10,695.00	170,376
3	6	0.00	0.00	0.00	0.00	71.11	145,184.78	10.65	8.80	0.00	10,622.04	170,376
3	7	0.00	0.00	0.00	0.00	71.11	145,184.78	10.65	8.74	0.00	10,549.02	170,376
3	8	0.00	0.00	0.00	0.00	71.11	145,184.78	10.65	8.68	0.00	10,475.94	170,376
3	9	0.00	0.00	0.00	0.00	71.11	145,184.78	10.65	8.62	0.00	10,402.80	170,376
3	10	0.00	0.00	0.00	0.00	71.11	145,184.78	10.65	8.56	0.00	10,329.60	170,376
3	11	0.00	0.00	0.00	0.00	71.11	145,184.78	10.65	8.50	0.00	10,256.34	170,376
3	12	0.00	0.00	0.00	0.00	71.11	145,184.78	10.65	8.44	0.00	10,183.02	170,376
Total		17,000.94	4,250.25	0.00	0.00	2,559.96		222.36	214.65			
4	1	5,666.98	1,416.75	0.00	0.00	71.11	136,981.16	15.75	11.90	0.00	14,358.29	170,376
4	2	0.00	0.00	0.00	0.00	71.11	136,981.16	15.75	11.84	0.00	14,283.27	170,376
4	3	0.00	0.00	0.00	0.00	71.11	136,981.16	15.75	11.78	0.00	14,208.19	170,376
4	4	0.00	0.00	0.00	0.00	71.11	136,981.16	15.75	11.71	0.00	14,133.04	170,376
4	5	0.00	0.00	0.00	0.00	71.11	136,981.16	15.75	11.65	0.00	14,057.83	170,376
4	6	0.00	0.00	0.00	0.00	71.11	136,981.16	15.75	11.59	0.00	13,982.56	170,376
4	7	0.00	0.00	0.00	0.00	71.11	136,981.16	15.75	11.53	0.00	13,907.23	170,376
4	8	0.00	0.00	0.00	0.00	71.11	136,981.16	15.75	11.46	0.00	13,831.83	170,376
4	9	0.00	0.00	0.00	0.00	71.11	136,981.16	15.75	11.40	0.00	13,756.37	170,376
4	10	0.00	0.00	0.00	0.00	71.11	136,981.16	15.75	11.34	0.00	13,680.85	170,376
4	11	0.00	0.00	0.00	0.00	71.11	136,981.16	15.75	11.28	0.00	13,605.27	170,376
4	12	0.00	0.00	0.00	0.00	71.11	136,981.16	15.75	11.21	0.00	13,529.62	170,376
Total		22,667.92	5,667.00	0.00	0.00	3,413.28		411.36	353.34			

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Monthly Cost Summary

Rider Costs:	The rider costs column reflects the sum of the costs of all possible riders for each product including any increase in coverage costs.
Net Amount at Risk:	The Net Amount at Risk column is equal to the Death Benefit discounted for interest less Cash Value.
Base COI Charge:	The Base COI Charge column is calculated as the Net Amount at Risk per \$1,000 times the base COI rate.
Interest:	The Interest column is equal to the monthly effective rate of return times the net cash value. When loans are taken, the loan interest credited will be reflected here as well.
EOM (Y) Cash Value:	The End of Month (Year) Cash Value column is equal to the sum of the net Cash Value and the Investment Gain/Loss.
Net Death Benefit:	The Net Death Benefit column reflects the end of year death benefit less any indebtedness. The Net Death Benefit column can increase or decrease with changes to the specified amount.

This supplemental report assumes that the currently illustrated nonguaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

Please see the basic illustration for further information on the guaranteed elements and other important information.

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Nationwide®

**Long-Term Care Insurance Outline of Coverage
For Long-Term Care Rider (NWLA-616-FL)
and Long-Term Care Extension of Benefits
Rider (NWLA-617-FL)**

Nationwide Life And Annuity Insurance Company

PO Box 182835, Columbus, Ohio 43218-2835 1-800-848-6331

NOTICE TO BUYER: THE RIDERS DESCRIBED IN THIS OUTLINE MAY NOT COVER ALL OF THE COSTS ASSOCIATED WITH LONG-TERM CARE WHICH MAY BE INCURRED BY THE BUYER DURING THE PERIOD OF COVERAGE. THE BUYER IS ADVISED TO PERIODICALLY REVIEW THESE RIDERS IN RELATION TO THE CHANGES IN THE COST OF LONG-TERM CARE.

CAUTION. The issuance of the Long-Term Care Rider (“LTC Rider”) and Long-Term Care Extension of Benefits Rider (“LTCEB Rider”), if elected, (together, “Riders”) described in this outline is based upon your responses to the questions on your application. A copy of your application is enclosed. If your answers are incorrect or untrue, Nationwide Life and Annuity Insurance Company (“Nationwide”) has the right to deny benefits or rescind these Riders. The best time to clear up any questions is now, before a claim arises! If, for any reason, any of your answers are incorrect, contact us at the address above.

These Riders are attached to an individual Policy of life insurance which has been issued and approved in the state of Florida as a long-term care insurance Policy meeting the requirements of Florida law.

PURPOSE OF OUTLINE OF COVERAGE. This Outline of Coverage provides a very brief description of the important features of the LTC Rider and LTCEB Rider. You should compare this Outline of Coverage to outlines of coverage for other riders available to you. This Outline of Coverage is not the insurance contract, but only a summary of coverage. Only the Riders, and the individual life insurance Policy to which they are attached, contain governing contractual provisions. This means both the Policy and Riders themselves set forth, in detail, the rights and obligations of both you and Nationwide. It is, therefore, important that you READ YOUR POLICY AND RIDERS CAREFULLY.

FEDERAL TAX CONSEQUENCES. THE LTC RIDER AND LTCEB RIDER ARE BOTH INTENDED TO BE A FEDERALLY TAX-QUALIFIED LONG-TERM CARE INSURANCE CONTRACT UNDER SECTION 7702B OF THE INTERNAL REVENUE CODE OF 1986, AS AMENDED. **Benefits paid under these Riders may be taxable, depending on your specific circumstances. As with all tax matters, you should consult your personal tax advisor to assess the impact of this benefit.**

TERMS UNDER WHICH THESE RIDERS MAY BE CONTINUED IN FORCE OR DISCONTINUED.

RENEWABILITY. THE POLICY AND THE ATTACHED RIDER(S) ARE NON-CANCELLABLE. This means you have the right, subject to the terms of your Policy, to continue your Policy as long as you pay your Scheduled Premium on time. Nationwide cannot change any of the terms of your Policy on its own and cannot change the Scheduled Premium you currently pay.

WAIVER OF PREMIUM. These Riders do not contain a waiver of premium provision. However, policies for which the Insureds meet underwriting requirements including, Premium Payment Period elected, rate class, and Issue Age, will be issued with an endorsement that waives Scheduled Premium while long-term care benefits are being paid for either or both Insureds. See, also Lapse Protection Feature.

TERMS UNDER WHICH THE COMPANY MAY CHANGE PREMIUMS. These Riders are attached to a last survivor fixed premium universal life insurance policy which requires payment of all Scheduled Premium as stated in the Policy Specification Pages. **The amount of the Scheduled Premium is fixed at issue, so we can never increase the Scheduled Premium for the Policy and attached Riders.**

TERMS UNDER WHICH THESE RIDERS MAY BE RETURNED AND PREMIUM REFUNDED. To be certain that you are satisfied with these Riders, you have a thirty day “free look.” Within thirty days after you receive these Riders, you may return it to our Home Office at the address listed above or to the representative who delivered it. We will then void these Riders and the Policy as if it had never been in force and refund to the payor all Life Insurance Premium and LTC Premium paid, including any fees and charges, within thirty days. These Riders do not contain provisions providing for a refund or partial refund of LTC Premium upon the death of an Insured or surrender of the Policy.

THESE RIDERS ARE NOT MEDICARE SUPPLEMENT COVERAGE. If one or both Insureds are eligible for Medicare, review the “Guide to Health Insurance for People with Medicare” available from us upon request.

Receipt of benefits under these Riders may adversely affect your eligibility for governmental benefits or public assistance programs such as Medicaid. Neither Nationwide Life and Annuity Insurance Company nor its agents can represent Medicare, the federal government, or any state government.

LONG-TERM CARE COVERAGE. These Riders are designed to provide coverage for one or more necessary, or medically necessary diagnostic, preventive, therapeutic, rehabilitative, Maintenance or Personal Care services, provided in a setting other than an acute care unit of a Hospital, such as in a nursing home, in the community or in the home. These Riders provide coverage in the form of a fixed dollar cash indemnity benefit for Qualified Long-Term Care Services, and are subject to an Elimination Period, limitations, and exclusions described in these Riders.

BENEFITS PROVIDED BY THESE RIDERS. These Riders interact with the Policy to which they are attached. Upon meeting the eligibility requirements for payment of benefits, we will pay a monthly benefit until the total available benefit pool is exhausted, to the Policy Owner while either or both Insureds are receiving Qualified Long-Term Care Services. The monthly benefit amount is not based on the number of days of services received and is not based on actual expenses incurred.

The LTC Rider provides for acceleration of the Policy Specified Amount until that Rider's benefit limit has been reached. The LTCEB Rider, if elected, extends the benefits provided by the LTC Rider after the LTC Rider's benefit limit has been reached, up to the Current Maximum Amount of LTC Benefits Payable. The Policy Owner has the option to receive a monthly Rider benefit payment equal to or less than the available maximum monthly Rider benefit amount. However, the monthly Rider benefit payment requested must be greater than or equal to the minimum monthly Rider benefit amount stated on the Policy Specification Pages, or no less than as required by applicable laws and regulations in the State of Issue.

The LTC Rider provides benefits for Qualified Long-Term Care Services received outside of the United States, its territories or possessions, according to the requirements of the International Claims section of the LTC Rider.

As long as the Insured is receiving Qualified Long-Term Care Services outside of the United States, its territories or possessions, and is receiving International LTC Rider Benefit payments, International LTC Inflation Protection Rider Benefit payments are available if the Long-Term Care Inflation Protection Rider is elected.

The LTCEB Rider does not provide benefits for Qualified Long-Term Care Services received outside of the United States, its territories or possessions. If the Insured returns to the United States and is determined to be eligible for benefits under the LTCEB Rider if elected, the Maximum Monthly LTCEB Rider Benefit Amount and the Maximum Monthly LTC Inflation Protection Rider Benefit Amount will be available until the Insured's Remaining Maximum Amount of LTC Benefits Payable is exhausted.

LTC Rider Benefit Amounts:

Current Maximum Amount of LTC Rider Benefits Payable. The maximum dollar amount available under the LTC Rider to pay benefits for all approved Claims of both Insureds combined. At any time, it is the Policy Specified Amount multiplied by the quantity (Cash Surrender Value minus Indebtedness) divided by the Cash Surrender Value.

Maximum Number of Full Monthly LTC Rider Benefit Payments. A reference value used to determine the Current Maximum Monthly LTC Rider Benefit Amount Per Insured. It represents the number of monthly benefit payments that could be paid from the LTC Rider if every payment is for the maximum amount available by the terms of the Rider.

Current Maximum Monthly LTC Rider Benefit Amount Per Insured. The maximum monthly benefit available for each Insured for whom a Claim is being paid under this Rider, respectively. At any time, it is equal to the Current Maximum Amount of LTC Rider Benefits Payable divided by the Maximum Number of Full Monthly LTC Rider Benefit Payments.

LTCEB Rider Benefit Amounts:

Maximum Amount of LTCEB Rider Benefits Payable. The maximum dollar amount available under the LTCEB Rider to pay benefits for all approved Claims of both Insureds combined. At any time, it is equal to the then current Specified Amount divided by the Maximum Number of Full Monthly LTC Rider Benefit Payments elected on the application, multiplied by the Maximum Number of Full Monthly LTCEB Rider Benefit Payments elected on the application.

Maximum Number of Full Monthly LTCEB Rider Benefit Payments. A reference value used to determine the Maximum Monthly LTCEB Rider Benefit Amount Per Insured. It represents the number of monthly benefit payments that could be paid from the LTCEB Rider if every payment is for the maximum amount available by the terms of the Rider.

Maximum Monthly LTCEB Rider Benefit Amount Per Insured. The maximum dollar amount of monthly benefit available for each Insured for whom a Claim is being paid under the LTCEB Rider. It is equal to the Maximum Amount of LTCEB Rider Benefits Payable divided by the Maximum Number of Full Monthly LTCEB Rider Benefit Payments.

Current Maximum Amount of LTC Benefits Payable. The maximum dollar amount available under the LTC Rider and the LTCEB Rider, if elected, to pay benefits for all approved Claims of both Insureds combined. At any time, it is equal to the Current Maximum Amount of LTC Rider Benefits Payable plus the Maximum Amount of LTCEB Rider Benefits Payable.

Lapse Protection Feature. While benefits are being paid under the Riders, the Policy and attached Riders will not lapse. If the Accumulated Value is insufficient to cover all Policy monthly deductions, any monthly deductions that would otherwise cause the Accumulated Value to be less than zero will be waived while benefits are being paid under the Riders. If there is Indebtedness, once you are no longer receiving benefits under these Riders, you may have to make a loan repayment sufficient to prevent your Policy from lapsing.

Note: Notwithstanding the lapse protection feature, you must continue to pay your Scheduled Premium to maintain current Policy and rider benefit amounts, if your Policy is not issued with an endorsement to waive Scheduled Premium while long-term care benefits are being paid.

ELIGIBILITY FOR PAYMENT OF BENEFITS. In order for Rider benefits to be payable, the total amount of benefits paid under the applicable Rider must not have reached the available maximum amount of Rider benefits payable under that Rider. Additionally, we must verify the following requirements have been met:

1. the Insured for whom a claim is being made is Chronically III. This means, the Insured has been certified, within the preceding twelve months, by a Licensed Health Care Practitioner other than the owner or employee of an LTC Service Provider or Immediate Family of the Policy Owner or Insured, as:
 - a. being unable to perform, without Substantial Assistance from another individual, at least two Activities of Daily Living (i.e., Bathing, Continence, Dressing, Eating, Toileting, and Transferring) for a period of at least ninety days due to a loss of functional capacity; or
 - b. requiring Substantial Supervision to protect the individual from threats to health and safety due to severe Cognitive Impairment;
2. the Insured, for whom a claim is being made, must be receiving Qualified Long-Term Care Services specified in a Plan of Care submitted to us;
3. the ninety-day Elimination Period must be satisfied. The Elimination Period only has to be satisfied once for an Insured for whom a Claim is being made while this Rider is In Force;
4. The total Amount of LTC benefit available for the Insured for whom a claim is being made has not been exhausted; and
5. the Policy Owner may be required to provide a signed acknowledgment of concurrence with the payment from all parties with an interest in the Policy, including assignees.

Recertification

At least once every twelve months, but no more frequently than every ninety days, and for as long as benefits are being paid for an Insured, a Licensed Health Care Practitioner must again certify that Insured is Chronically III. Additionally, a Licensed Health Care Practitioner must either prescribe a new Plan of Care or reconfirm the existing Plan of Care.

DEFINED TERMS USED IN THIS OUTLINE OF COVERAGE

Activities of Daily Living. Those activities that measure the Insured's ability for self-care. The six Activities of Daily Living used in these Riders to determine the level of care needed by the Insured are:

1. "Bathing" – washing oneself in either a tub or shower, including getting into and out of the tub or shower, or by sponge bath.
2. "Continence" – ability to control one's bowel and/or bladder function, or the ability to perform associated personal hygiene (including caring for a catheter or colostomy bag) when unable to control one's bowel and/or bladder function.
3. "Dressing" – putting on and taking off all items of clothing, and attaching any necessary braces, fasteners, or prosthesis.
4. "Eating" – feeding oneself by getting food into the body from a receptacle (such as a plate, cup or table) or by a feeding tube or intravenously.
5. "Toileting" – getting to and from the toilet, getting on and off the toilet, and performing associated personal hygiene.
6. "Transferring" – means moving in and out of a bed, chair, or wheelchair.

Chronically III. An Insured who has been certified, within the preceding twelve months, by a Licensed Health Care Practitioner other than the owner or employee of a Long-Term Care Service Provider or Immediate Family of the Policy Owner or Insured as:

1. being unable to perform, without Substantial Assistance from another individual, at least two Activities of Daily Living for a period of at least ninety days due to a loss of functional capacity; or

2. requiring Substantial Supervision to protect the individual from threats to health and safety due to severe Cognitive Impairment.

Cognitive Impairment. A deficiency in an Insured's short or long-term memory, orientation as to person, place and time, deductive or abstract reasoning, or judgment as it relates to safety awareness. Included are nervous or mental disorders of organic origin, including Alzheimer's Disease and senile dementia, which are determined by clinical diagnosis or tests.

Elimination Period – A period of ninety calendar days beginning the day after an Insured is certified as Chronically III and receiving Qualified Long-Term Care Services. Benefits are not paid for Qualified Long-Term Care Services during the Elimination Period but will be paid retroactively once the Elimination Period has been satisfied.

If the Insured does not remain Chronically III for ninety consecutive calendar days, an Insured may combine multiple periods of being Chronically III to satisfy the Elimination Period. However, the required number of days of the Elimination Period must be accumulated within a continuous period of 730 days.

Hands-On Assistance. The physical assistance of another person without which the individual would be unable to perform the Activities of Daily Living.

Immediate Family. An Insured's or Policy Owner's spouse or other legally recognized partner, children, grandchildren, parents, grandparents, brothers and sisters, aunts and uncles, cousins, including adopted, in-laws, and step-relatives of any of the listed persons and their spouses or legally recognized partners.

Licensed Health Care Practitioner. A Physician, as defined in §1861(r)(1) of the Social Security Act, as amended; a registered professional nurse; licensed social worker; or other individual who meets requirements prescribed by the Secretary of the Treasury. Additionally, in the State of Issue, Licensed Health Care Practitioner means any physician, nurse licensed under part I of chapter 464 of Florida Statutes, or psychotherapist licensed under chapter 490 or chapter 491 of Florida Statutes, or any individual who meets any requirements prescribed by rule by the Florida insurance commission. The Licensed Health Care Practitioner must be acting within the scope of his or her license when providing: (a) a certification and/or recertification that an Insured is Chronically III; or (b) an individualized Plan of Care for the Insured.

LTC Service Provider. Any entity or individual providing Qualified Long-Term Care Services covered by this Rider to an Insured.

Maintenance or Personal Care Services. Any care of which the primary purpose is the provision of needed assistance with any of the disabilities as a result of which the individual is a Chronically III individual, including the protection from threats to health and safety due to severe Cognitive Impairment. Maintenance or Personal Care Services also includes assistance provided pursuant to a Plan of Care by any skilled or unskilled person of your choice.

Physician. A person licensed to practice medicine or surgery in the state where such functions are performed, as defined in §1861 (r)(1) of the Social Security Act, as amended. Physician does not include the Policy owner, the Insured or any Immediate Family of either. The Physician must perform only those services permitted by his or her license.

Plan of Care. A written document which prescribes Qualified Long-Term Care Services based on an assessment by a Licensed Health Care Practitioner indicating that the Insured for whom a claim is being made is Chronically III. The individualized plan developed by a Licensed Health Care Practitioner must specify the type of medical treatment (including medication and therapy), non-medical assistance and services, frequency of services, and most appropriate providers of all services the Insured requires.

Qualified Long-Term Care Services. Services that meet the requirements of §7702(B)(c)(1) of the Internal Revenue Code of 1986, as amended, as follows: necessary or medically necessary diagnostic, preventive, therapeutic, curative, treatment, mitigation and rehabilitative services, and Maintenance or Personal Care Services which are required by a Chronically III individual, and are provided pursuant to a Plan of Care prescribed by a Licensed Health Care Practitioner.

Standby Assistance. The presence of another person within arm's reach of the individual that is necessary to prevent, by physical intervention, injury to the individual while the individual is performing the Activities of Daily Living (such as being ready to catch the individual if the individual falls while getting into or out of the bathtub or shower as part of bathing, or being ready to remove food from the individual's throat if the individual chokes while eating).

Substantial Assistance. Hands-on Assistance and/or Standby Assistance.

Substantial Supervision. Continual supervision by another person. This may include cuing by verbal prompting, gestures or other demonstrations and must be necessary to protect an individual with severe Cognitive Impairment from threats to his or her health or safety, such as may result from wandering.

EXCLUSIONS AND PREEXISTING CONDITIONS LIMITATIONS. These Riders do not pay benefits for Qualified Long-Term Care Services that result from:

1. intentionally self-inflicted injuries or attempts at suicide (either while sane or insane);
2. committing or attempting to commit a felony;
3. alcoholism or drug addiction, unless addiction results from administration of drugs for treatment prescribed by a Physician; or
4. war or any act of war, whether declared or undeclared.

Preexisting condition refers to any condition for which the Insured for whom a claim is being made received medical advice or treatment in the six months preceding the Policy Date. Preexisting conditions stated in the application are covered under the Riders subject to the eligibility requirements listed in the Riders. We will not pay benefits for Qualified Long-Term Care Services received wholly or in part due to a preexisting condition which is not disclosed in the application if the need for services begins during the first six months after the Policy Date.

THIS POLICY MAY NOT COVER ALL THE EXPENSES ASSOCIATED WITH YOUR LONG-TERM CARE NEEDS.

INTERNATIONAL BENEFITS. The LTC Rider provides benefits for Qualified Long-Term Care Services received outside of the United States or its territories or possessions, according to the requirements of the International Claims section of the LTC Rider. The LTCEB Rider does not provide benefits for Qualified Long-Term Care Services received outside of the United States, its territories or possessions.

As long as an Insured is receiving Qualified Long-Term Care Services outside of the United States, its territories or possessions, and benefits are being paid from the LTC Rider, LTC Inflation Protection Rider Benefit Payments are available if the Long-Term Care Fixed Rate Inflation Protection Rider is elected.

If an Insured for whom a claim is being made returns to the United States and is determined to be eligible for benefits under the LTC Rider or LTCEB Rider, if elected, and Qualified Long-Term Care Services are provided in the United States, the Current Maximum Monthly LTC Rider Benefit Amount Per Insured (or Maximum Monthly LTCEB Benefit Amount Per Insured, if applicable), and the Maximum Monthly LTC Inflation Protection Rider Benefit Amount Per Insured will be available until the Current Maximum Amount of LTC Benefits Payable is exhausted.

RELATIONSHIP OF COST OF CARE AND BENEFITS. Because the costs of Qualified Long-Term Care Services will likely increase over time, you should consider how the benefits of this plan may be adjusted, and whether you desire to adjust them. These Riders do not provide for inflation protection coverage; however, the optional Long-Term Care Fixed Rate Inflation Protection Rider is available.

INFLATION PROTECTION. Nationwide offers the Long-term Care Fixed Rate Inflation Protection Rider ("Inflation Protection Rider") to satisfy inflation protection needs. If you elect the Rider at application, a monthly inflation benefit is paid in addition to the Current Maximum Monthly LTC Rider Benefit Amount Per Insured, or Maximum Monthly LTCEB Rider Benefit Amount Per Insured if the LTCEB Rider is elected. Benefits under the Inflation Protection Rider are noncumulative.

This optional Inflation Protection coverage can help long-term care benefits keep up with long-term care expenses as they increase over time. The maximum monthly inflation protection benefit available depends on the Inflation Protection Option that is in effect. You can choose 3% Compounded Annually for Life, 3% Compounded for 20 Years, or 5% Compounded Annually for Life as described below. Additional premium will be charged based on the inflation option selected.

If you reject the optional Inflation Protection Rider by indicating so in the application, you will not be able to add it after the Policy is issued.

3% Compounded Annually for Life:

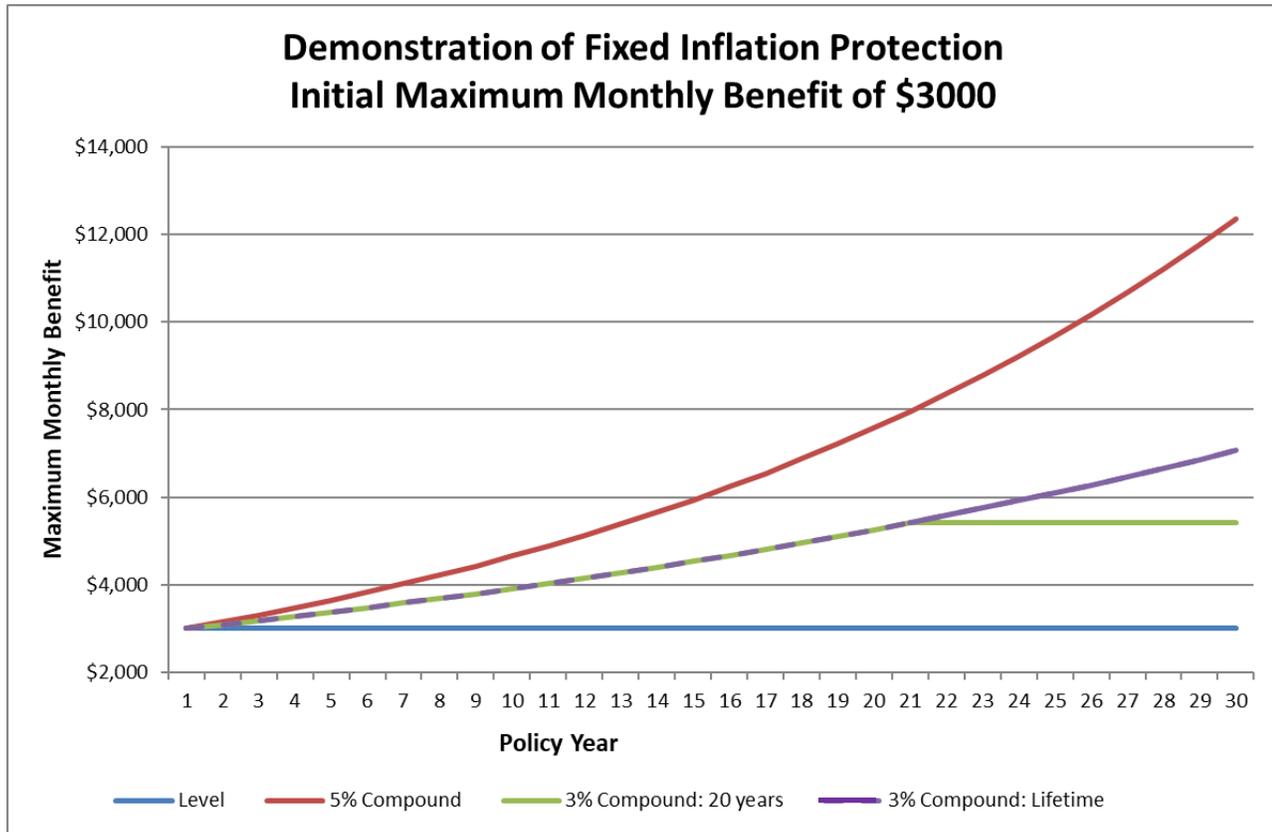
Under this option, the Maximum Monthly LTC Inflation Protection Rider Benefit Amount Per Insured on the first Policy Anniversary will be equal to 3% of the Maximum Monthly LTC Rider Benefit Amount Per Insured (or Maximum Monthly LTCEB Rider Benefit Amount Per Insured if applicable). On each Policy Anniversary afterwards, the Maximum Monthly LTC Inflation Protection Rider Benefit Amount Per Insured will increase by an amount that is 3% higher than the previous year's increase.

3% Compounded Annually for 20 Years:

Under this option, the Maximum Monthly LTC Inflation Protection Rider Benefit Amount Per Insured on the first Policy Anniversary will be equal to 3% of the Maximum Monthly LTC Rider Benefit Amount Per Insured (or Maximum Monthly LTCEB Rider Benefit Amount Per Insured if elected). On each Policy Anniversary for the first 20 Policy Anniversaries, the Maximum Monthly LTC Inflation Protection Rider Benefit Amount Per Insured will increase by an amount that is 3% higher than the previous year's increase. It then remains level over the remaining life of the Policy.

5% Compounded Annually for Life:

Under this option, the Maximum Monthly LTC Inflation Protection Rider Benefit Amount Per Insured on the first Policy Anniversary will be equal to 5% of the Maximum Monthly LTC Rider Benefit Amount Per Insured (or Maximum Monthly LTCEB Rider Benefit Amount Per Insured if applicable). On each Policy Anniversary afterwards, the Maximum Monthly LTC Inflation Protection Rider Benefit Amount per Insured will increase by an amount that is 5% higher than the previous year's increase.



ALZHEIMER'S DISEASE AND OTHER ORGANIC BRAIN DISORDERS. These Riders provide coverage for Insureds clinically diagnosed as having Alzheimer's Disease or related degenerative and dementing illnesses.

PREMIUM. In addition to the fixed premium for the life insurance Policy, there is a fixed LTC Premium for the Riders. This Policy is non-cancellable, meaning we guarantee that the Policy and all attached Riders will not lapse as long as the Initial Premium and all Scheduled Premiums are paid and no Policy loans are taken. Please refer to your Policy for details on how deductions taken from the Accumulated Value may affect your Net Surrender Value and your Death Benefit Proceeds.

ADDITIONAL FEATURES. These Riders will be medically underwritten.

PLEASE SEE THE SALES PROPOSAL PROVIDED AT THE POINT OF SALE FOR ALL PREMIUM INFORMATION.

Nonforfeiture Benefit. If the Policy enters the grace period due to nonpayment of Scheduled Premium, the Policy Owner will have the option to Surrender the Policy or elect the reduced paid-up insurance option of the Nonforfeiture section of the Policy, as long as the Minimum Specified Amount, as stated on the Policy Specification Pages, is met. Electing the reduced paid-up insurance option may result in a reduction in the Policy Specified Amount. This reduction in the Specified Amount will cause a reduction to the following values as of the effective date of that reduction: the Maximum Monthly LTC Rider Benefit Amount Per Insured; the Current Maximum Amount of LTC Rider Benefits Payable; Maximum Monthly LTCEB Rider Benefit Amount Per Insured; the Maximum Amount of LTCEB Rider Benefits Payable; and the Current Maximum Amount of LTC Benefits Payable.

CONTACT THE STATE AGENCY LISTED IN THE NAIC'S A SHOPPER'S GUIDE TO LONG-TERM CARE INSURANCE IF YOU HAVE GENERAL QUESTIONS REGARDING LONG-TERM CARE INSURANCE. CONTACT NATIONWIDE IF YOU HAVE SPECIFIC QUESTIONS REGARDING YOUR LONG-TERM CARE RIDER OR LONG-TERM CARE EXTENSION OF BENEFITS RIDER.



CareMatters TogetherSM

Frequently asked questions

What is the difference between cash indemnity and reimbursement plans?

Reimbursement policies reimburse only for the actual cost of qualifying care expenses. In order to determine the amount of the reimbursement, all bills and receipts need to be turned in each month.

By contrast, Nationwide CareMatters TogetherSM is a cash indemnity policy, meaning there's no need to go through a monthly process of submitting bills and receipts. Instead, once the claim is approved and the 90-day elimination period has been satisfied, the full available monthly LTC benefit can be accessed.

Are there any limits as to how I can spend my monthly LTC benefit?

No. Once you qualify for benefits, payments (up to the maximum amount you qualify for) are sent to the policyowner each month. Nationwide places no restrictions on how LTC benefit payments are used.¹

Do I have to take the maximum LTC benefit amount?

No. You may take less than the maximum monthly LTC benefit amount that you qualify for in your policy. Taking less money can help extend the length of time your benefit is available. However, if inflation protection is elected, the maximum monthly LTC benefit amount must be requested in order to receive the inflation protection benefit. Please be aware that a minimum allowable amount also applies to what you may request each month. Benefit planning decisions can be complex and have consequences. Please consult your financial professional.²

Will there still be a death benefit if I start using LTC benefits?

Yes. Upon the death of the second insured, your beneficiaries will receive either the policy death benefit reduced by the LTC benefits paid or the minimum death benefit, whichever is greater. The death benefit will be reduced by LTC benefits paid, outstanding loans, unpaid monthly deductions and partial surrenders.

¹ Under certain circumstances, benefits may be taxable. Please consult a tax advisor.

² The available lifetime maximum LTC benefit amount is the maximum monthly LTC benefit dollar amount paid over the maximum number of full monthly LTC benefit payments you select at issue. The maximum monthly benefit available for each insured for whom a claim is being paid is the sum of the benefits paid by the LTC Rider, the LTC Extension of Benefits Rider and any Inflation Protection Rider option selected at issue.

• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

How does inflation protection affect my policy?

Inflation protection, if elected, will provide an additional amount to your maximum monthly LTC benefit. The additional benefit provided by electing inflation protection helps offset rising LTC costs. Benefits provided by inflation protection are in addition to the total LTC benefits and maximum monthly LTC benefit available. The benefit amount requested each month will be paid first from the LTC Rider or the Long-Term Care Extension of Benefits (LTCEB) Rider up to the maximum monthly LTC benefit and then from the Inflation Protection Rider up to the maximum monthly inflation benefit. Inflation benefits not taken in a given month will not be available in future months.

Can the policy lapse while I am collecting LTC benefits?

While LTC benefits are being paid, your policy will not lapse, and premiums will be waived.

If there is policy indebtedness, as soon as you are no longer receiving LTC benefits, you may have to make sufficient loan repayment to prevent your policy from lapsing.

Can I use my CareMatters TogetherSM benefits for more than one LTC claim?

Yes. If you receive benefits for an LTC claim and then recover, you may use any remaining available LTC benefits for future LTC claims. Future claims do not have to be related to the original claim. Each claim must meet the eligibility requirements of the LTC Rider or LTCEB Rider. Each insured has to meet their 90-calendar-day elimination period only once in a lifetime. You may use your LTC benefits multiple times until they are exhausted.

What happens if both of us are eligible for benefits at the same time?

LTC benefits can be paid for both insureds. Two payments of the maximum monthly benefit per insured can be paid simultaneously.

How would inflation protection work once I recover and am no longer on claim?

Upon recovering from a claim, your remaining available LTC benefits will continue to increase annually by the inflation factor you elected when you purchased your policy and will be available for any future claims that may arise.

Do I have to keep paying premiums when someone goes on LTC claim?

The policy includes a Waiver of Premium, so when one or both of the insureds goes on claim, the premiums will be waived. If the insured(s) come off claim, then premiums will need to resume, or the policy will become a reduced paid-up policy.

How much of my LTC benefit will be tax free?

The amount of tax-free LTC benefits you can receive across all policies in a given year is the greater of:

- The HIPAA per diem amount for that year, or
- The actual qualified long-term care expenses incurred

What is HIPAA?

HIPAA stands for the Health Insurance Portability and Accountability Act. HIPAA establishes a per diem amount for each tax year. The HIPAA per diem amount usually increases annually. For 2025, it is \$420 per day (or \$12,600 in a 30-day month).

Do I have access to my cash value?

Yes. Loans and partial surrenders are allowed on this policy. However, loans and partial surrenders will decrease the death and LTC benefits and can potentially cause the policy to lapse. No loans or partial surrenders are permitted while LTC benefits are being paid. The policy may also be surrendered at any time for its net surrender value (reduced by any LTC benefits paid and by any amounts owed on the policy), which can be seen in the tabular detail of the sales proposal.

Why is the death benefit higher at issue?

The Internal Revenue Code requires a minimum death benefit relative to the policy's cash value based on your age. This requirement can result in a minimum required death benefit greater than that produced by the elected specified amount and is why the net death benefit may be higher in some years. Please refer to the tabular detail for specific values in a given year.

How do I qualify for LTC benefits?

When applying for LTC benefits, a care coordinator will assist you through the process. In order to be eligible for the monthly LTC benefits, the following must occur:

1. A U.S.-licensed health care practitioner must certify the insured as:
 - a. requiring substantial supervision to protect the individual from threats to health and safety due to severe cognitive impairment, and/or
 - b. being unable to perform, without substantial assistance from another individual, two or more of the activities of daily living for at least 90 days due to a loss of functional capacity
2. The claims coordinator will also develop and coordinate a Plan of Care that best fits the insured's needs. While the Plan of Care will recommend the care and services based on the review of the claim, the type and care that the insured actually receives is not enforced.

The claim will need to be recertified at least annually.

When will I start receiving my LTC benefits?

1. There is a 90-calendar-day elimination period beginning immediately after the date you're certified as chronically ill and start receiving LTC services.
2. Once the 90-calendar day elimination period has been met, LTC benefits for the first 90 days will be paid along with LTC benefits for month four.
3. Upon meeting the elimination period, it is satisfied for the life of the policy in the event you have more than one LTC claim.
4. Each insured must complete their own elimination period.

What if we use only some of our LTC benefits?

Upon the death of the second insured, your beneficiaries will receive either the remaining policy death benefit not used for LTC benefits or the minimum death benefit, whichever is greater.

When is the death benefit paid?

The death benefit is payable to the beneficiaries upon the death of the second insured.



The financial professional or company may contact you in response to your request for additional information.

The information contained herein was prepared to support the promotion, marketing and/or sale of life insurance contracts, annuity contracts and/or other products and services provided by Nationwide Life and Annuity Insurance Company.

All guarantees and benefits of the insurance policy are backed by Nationwide Life and Annuity Insurance Company. Policy guarantees and benefits are not backed by the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them make any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Nationwide CareMatters Together is a cash indemnity product that pays LTC benefits when one or both of the insured persons are certified to have a qualifying condition and a need for LTC services. Bills and receipts showing actual expenses do not have to be submitted for payment of benefits once a claim has been approved. Each year, the policyowner can receive, tax free, the greater of the HIPAA per diem amount or actual LTC costs incurred. However, benefits may be taxable under certain circumstances. You should consult with your tax and legal advisors about your specific situation.

Keep in mind that the payment of Long-Term Care Rider benefits, as an acceleration of the death benefit, will reduce both the death benefit and net surrender value of the policy. Additionally, loans and withdrawals will also reduce both the net surrender value and the death benefit. Care should be taken to make sure that life insurance needs continue to be met even if the rider pays out in full or after money is taken from the policy. There is no guarantee that the rider will cover the entire cost for all of the insureds' long-term care, as this may vary with the needs of each insured. One of the insureds may exhaust the entire long-term care benefit. Nationwide pays the long-term care benefit to the policyowner; there is no guarantee that the policyowner will use the benefit for long-term care expenses if the policy is owned by someone other than the insured.

The policy that this rider is attached to is noncancelable. This means that you have the right, subject to the terms of your policy, to continue your policy, provided you pay your scheduled premium on time. Nationwide cannot change any of the terms of your policy on its own and cannot change the scheduled premium.

When choosing a product, make sure that life insurance and long-term care insurance needs are met. CareMatters Together is not intended to be a primary source of life insurance protection, so make sure that life insurance needs have been covered by appropriate products. Because personal situations may change (e.g., marriage, birth of a child or job promotion), so can life insurance and long-term care insurance needs. Care should be taken to ensure that these strategies and products are suitable. Associated costs, as well as personal and financial objectives, time horizons and risk tolerance, should all be weighed before purchasing CareMatters Together. Life insurance, and long-term care coverage linked to life insurance, may have fees and charges associated with it that include the costs of insurance, which vary based on characteristics of each insured such as sex, tobacco use, health and age, and additional charges for riders that customize a policy to fit individual needs.

CareMatters Together has exclusions, limitations, reductions of benefits and terms under which the product may be continued in force or discontinued. For more details on cost and coverage options, contact your financial professional.

Approval for coverage under the policy and riders is subject to underwriting and may require a medical exam.

Nationwide CareMatters Together may not be available in every state. Please contact Nationwide to determine product availability in your state.

Products are issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side, Nationwide CareMatters Together and CareMatters Together are service marks of Nationwide Mutual Insurance Company. © 2024 Nationwide (01/24)

Name: Terrie Welz F/64

Company/ Product: Nationwide/ Nationwide CareMatters Together

Product Warning(s)

- Illustration Succeeded

Client Input Summary

Company: Nationwide

June 4, 2025

Product: Nationwide CareMatters Together

1st Insured

Insured Name	Terrie Welz
Sex	Female
Date of Birth	05/03/1961
Age	64
Class	Preferred Non-Tobacco
State of Issue	Florida

2nd Insured

2nd Insured Name	Thomas Welz
Sex	Male
Date of Birth	10/24/1961
Age	63
Class	Preferred Non-Tobacco

Specify

Specify Premium or Benefit	Premium
Premium or Benefit Amount	20,000
Scheduled Premium	10-Pay
Premium Mode	Annual
Maximum number of full monthly LTC benefit payments	96
Inflation Benefit Option	3% Compound for life

Policy Options

Illustrative Rate	1 to 120 - Guaranteed
1035 Exchange Amount	0
Internal 1035 Exchange Amount	0
Lump Sum	1 to 1 -
Section 7702	CVAT
Revised Illustration	N
Years to Print	MAX

Report Options

Report Options	Y
Cover Page Photo	Y
Which Photo?	Nationwide 2
Click to view photos	Click to view photos
Premium Summary Report	Y
General Ledger	Y
Annual Cost Summary	Y
Monthly Cost Summary	Y
Display IRR Column	Y
Quick View	Y

Client Input Summary

Company: Nationwide

June 4, 2025

Product: Nationwide CareMatters Together

Agent Info

Agent Name	Jesse Vickey
Agent Company	Long Term What?
Agent State	Colorado
Bank Sale	N

Concept

Concept	None
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